

SUMMIT
SPONSORS



U.S. Bank



Wells Fargo Bank



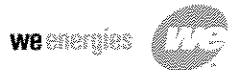
Helen Bader Foundation



City of Milwaukee Community
Development Block Grant
Administration



Wisconsin Housing & Economic
Development Authority



WE Energies



Mortgage Guaranty Insurance Corporation



Robert W. Baird & Co., Inc.



Tri City National Bank

F O U R T H A N N U A L



COMMUNITY DEVELOPMENT
SUMMIT

Diverse Connections

People,
Markets
and
Trends

Friday, June 11, 2004
7:30 am - 1:30 pm

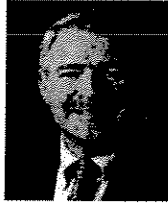
Italian Community Center, 631 E. Chicago St.
Milwaukee, Wisconsin

For more information contact UEDA at
(414) 225-0550
www.uedawi.org

Keynote Speakers

Mayor Tom Barrett

Tom Barrett grew up on Milwaukee's West Side, attended Marquette University High School, and graduated Phi Beta Kappa from the University of Wisconsin-Madison in 1976, with a degree in economics. In 1980, Tom graduated from the University of Wisconsin Law School with honors. After clerking for Federal Judge Robert Warren, Tom went into private practice from 1982-1985, specializing in business law at the Milwaukee firm of Smith & O'Neil.



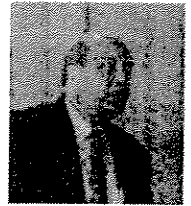
Tom Barrett was elected State Representative in 1984 and promoted by the voters to State Senator in 1989. As State Senator, Tom wrote Wisconsin's health care power of attorney law; engineered efforts to create the enhanced 9-1-1 emergency telephone number system throughout the state; and authored legislation enabling disabled adults to remain in their homes, rather than be institutionalized.

In 1992, Tom Barrett was elected by the voters of the 5th Congressional District to represent the northern half of the City of Milwaukee and surrounding communities in the United States' House of Representatives. Tom served a total of five two-year terms in Congress and served on four Committees: Banking, Government Reform, Judiciary, and Energy and Commerce.

As a very active member of Congress, Tom Barrett focused on health care, crime prevention, childcare, education, and fiscal reform. Tom supported efforts to protect the privacy rights of health care patients; provide greater access to health care; and preserve the national organ transplant system. Tom also exercised a leadership role on important anti-crime measures, including the Violence Against Women Act and a bill providing for the establishment of 1,000 new Boys & Girls Clubs, providing more kids with an alternative to crime. Tom's notable economic development initiative, passed into law in 1998, stopped the federal government from subsidizing the movement of jobs from one part of the country to another.

James Capraro

James Capraro is executive director of the Greater Southwest Development Corporation (GSDC), an organization he



founded in 1975 to improve his neighborhood in Chicago, Illinois. Long home to factories and working-class ethnic European immigrant families, the neighborhood in the early 1970s was in swift decline. Racial tensions were high, and longstanding businesses were threatening to leave, taking their jobs with them. Today, largely as a result of Jim's leadership, the increasingly diverse community welcomes new immigrants and works together toward shared goals.

Over the past 25 years, GSDC has attracted \$492 million to the Southwest in real estate development, including multi- and single-family housing creation and rehabilitation, industrial attraction and retention, and retail and mixed-use development.

In the Greater Southwest Model Industrial Corridor, Jim led an effort to retain existing companies, attract new companies, connect residents with employment opportunities and local suppliers with vending opportunities, and improve the infrastructure. Nabisco, the world's largest bakery, decided to stay and has invested \$220 million in a \$5.5 billion project; 1,800 jobs were saved. StyleMasters®, a million-square-foot manufacturing and distribution center owned by an African-American woman, is a \$45 million project retained 100 jobs and created 600 new ones. Tootsie Roll has invested \$30 million toward a \$130 million project and has retained 700 jobs.

GSDC's Western Avenue Retail Corridor projects have attracted more than \$100 million in new retail development, including the transformation of a vacant former pornographic theater into \$1.5 million tax-reactivation project to house two new commercial ventures. A vacant, blighted 132-acre Conrail yard site has become a \$35 million enterprise, including \$1 million for local housing rehabilitation and a projected 600 jobs.

Summit Speakers

Alderman Willie L. Hines, Jr. 15th District

In April of 2004, Alderman Willie L. Hines, Jr. was elected as Milwaukee's Common Council's 48th president.

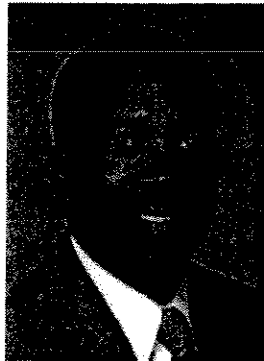
Alderman Hines is the son of a minister and a lifelong resident of the area

he represents. Prior to his election, he worked as an economic development specialist at the Milwaukee Urban League. Before working at the League, he served as business liaison representative for former U.S. Representative James Moody (D-Wisconsin).

Alderman Hines also has worked in the private sector for both Pepsi Cola and Ford Motor Credit. He graduated from Marquette University in 1988 with a Bachelor of Arts degree.

Alderman Hines was selected by the Business Journal in 1999 as one of Milwaukee's "40 under 40" (young individuals who are leaders in business, education, government and entertainment). When elected in 1996, he was the youngest African American ever elected to the Common Council and one of the first African Americans ever to defeat a sitting Common Council member.

While serving on the Council, Alderman Hines has worked hard to respond to constituents' concerns. In the area of public safety, Alderman Hines has worked to increase police presence, both vehicular and foot patrol, while simultaneously working with residents and police professionals to reduce crime. The Alderman has also worked to locate a new \$40 million 3rd District Police Station and citywide communications center to the district. Moreover, Alderman Hines has worked to secure investments of more than \$30 million to improve the existing housing stock and to bring new housing developments to the district. While in office Alderman Hines has been directly involved in bringing developments worth more than \$300 million to the city.



Alderman Joe L. Davis, Sr. 2nd District

Joe Davis, Sr. was elected to his first term as 2nd District Alderman on April 29, 2003 after having previously served on the Milwaukee County Board of Supervisors. Alderman Davis has also been appointed to Chair of the Community and Economic Development Committee of the Common Council.



Alderman Davis is a graduate of Custer High School, Michigan State University/United Association Instructor Program and the State of Wisconsin Building Trades Apprenticeship Program.

For nearly 25 years, he has been a member of the Steamfitters Local 601. Prior to his election to the County Board in April 2002, he worked for the Milwaukee County Parks System as a building trades member. He is a delegate to the Milwaukee County Labor Council and a certified international instructor of the United Association. He is also a member of the Milwaukee Joint Apprenticeship Committee of the Pipefitting Industry.

Active in his community, Alderman Davis is president of the Urban Sports Authority, the founder of the annual youth Blacktop Basketball League at McGovern Park, a block captain of the 57th Street Block Club and a member of the 48th Street Block Club. He is the director of the Harold Hayden Scholarship Fund.

He also is a board member of the Lincoln Creek Steering Committee that monitored the flood prevention project conducted by the Milwaukee Metropolitan Sewerage District. He has established a Community Council with the assistance of community leaders in his district, and is the founder and a member of the advisory committee of the Milwaukee County Community of Promise, which was derived from Colin Powell's America's Promise Alliance for Youth.

Summit Speakers

Steven Mahan

Director, City of Milwaukee Community Block Grant Administration

Steven L. Mahan has worked for the City of Milwaukee since 1998. Currently he is the Director of Community Block Grant Administration and oversees the allocation, monitoring and compliance of \$30 million allocation through the U.S. Department of Housing and Urban Development.

Prior to his appointment he served for three years as Senior Staff Assistant to the Mayor as liaison to the City Departments, Community Development Corporations, Faith Based Organizations and Unions. He also worked for as Deputy Director of the Harambee Ombudsman Project, Inc.

Martha Brown

**Deputy Commissioner, City of Milwaukee
Department of City Development**

Martha Brown, a 25-year veteran of City Development, former Manager of DCD's Development Center, was appointed Deputy Commissioner in June of 2004.

Dennis Barrish

West End Development Corporation

Dennis J. Barrish has been the executive director of West End Development Corporation for two years. A seasoned professional, he has 10 years of work experience at nonprofit agencies and 25 years of marketing experience in the private sector.

Dennis began his community service in 1972 working with the Milwaukee Alliance of Concerned Citizens (MACC) while working on bring paramedic services to the Milwaukee area. He has been a speaker and program presenter for the Milwaukee archdiocese for over 25 years. He has twelve years of experience serving on nonprofit boards.

Dennis believes leaders in CDC's must have both: the heart of non-profit to foster a vision; and, the mind of a for-profit to attain it.

Lisa Heuler Williams

Milwaukee Idea Economic Development Fellow Program, University of Wisconsin - Milwaukee

Lisa Heuler Williams is director of Milwaukee Idea Fellows Program. She received her B.A. from UW-Madison and an M.A. in International Development from The American University.

Lisa is also the co-author on numerous research studies published through the UWM Center for Economic Development.

Lisa is honored to serve Milwaukee non-profit community and will share how this program simultaneously builds the capacity of young professionals and community development organizations.

Julia O'Connor

The Indiana Experience

Julia O'Connor is actively involved in community development. Her experience spans more than 20 years, and has encompassed many roles and agendas. She has been a bureaucrat, has worked for former Indiana Congressman Lee Hamilton, led the Indiana Department of Commerce, and the Indiana Main Street program.



On the ground, Julia has worked for community development corporations and Business Improvement Districts in Indianapolis and Milwaukee in housing and business development.

Prior to coming to Wisconsin, she ran the Indiana Association for Community and Economic Development (the statewide CDC association in Indiana). Presently, she directs housing and economic development for Midtown Neighborhood Association.

Julia has been a tireless volunteer for these Summits, thank her for her support and ask her how to get involved next year!

Summit Speakers

Art Smith

Initiative for a Competitive Milwaukee

Art Smith is Chief Executive Officer of the Initiative for a Competitive Milwaukee. Smith, a local entrepreneur, is President and CEO of Keystone Travel, American Express Travel Services in Milwaukee.

The Initiative for a Competitive Milwaukee is a bold effort to improve the standard of living for Milwaukee's inner city residents. Working with the Initiative for a Competitive Inner City, a national not-for-profit organization founded by Professor Michael Porter, ICM is revitalizing Milwaukee's inner city by recognizing and enhancing the advantages of its business environment.

Join Art in a discussion of way in which this program will bring attention to businesses working and thriving in Milwaukee and find out ways you can contribute to this important local initiative.

Leo Ries

LISC - Milwaukee Office

Leo Ries is the Program Director for the Milwaukee office of Local Initiatives Support Corporation (LISC). LISC is a national non-profit organization, which assists community development corporations in their efforts to transform distressed neighborhoods into healthy communities.



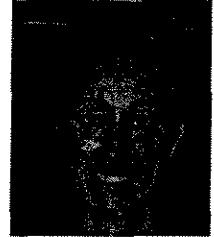
Under the direction of this local advisory Board, LISC provides technical and financial assistance to CDC's who are working to expand the supply of quality affordable housing, commercial retail and other community services in older, often neglected central city neighborhoods.

Ries also worked for the City of Milwaukee for over ten years as Director of Housing and Neighborhood Development in the Department of City Development and as Director of the Community Block Grant Administration.

Nicole Robben

Milwaukee DCD - Main Streets Program

Nicole Robben is a Neighborhood Development Specialist with the City of Milwaukee Department of City Development (DCD).



In partnership with Milwaukee Local Initiatives Support Corporation, Ms.

Robben has spent the last 18 months working towards the creation of the new Main Street Milwaukee program by convening a series of committees charged with developing the program's major components. She has also worked to build support of the program concept in the private sector and among the City's elected officials and administrative agencies.

Prior to her work at DCD, Nicole was Director of Economic Development for Layton Boulevard West Neighbors (LBWN), a Community Development Corporation targeting the near south side of Milwaukee. She holds a BS in Economics from James Madison University in Virginia and is currently pursuing an Economic Development Finance Professional Certificate with the National Development Council.

Melissa Williams

Buckeye Area Development Corporation

A Cleveland native, Melissa Williams is responsible for Commercial Development in the historic Buckeye-Woodland Hills community.

As a graduate of the Maxine Levin College of Urban Affairs at Cleveland State University, she has been trained by some of the nation's best leaders working to deal with the social and economic ills prevalent in many urban centers.

As the Director of Business and Commercial Development, she is responsible for the recruitment and retention of area businesses and also for the physical redevelopment along the Restore district's commercial corridor.

Summit Speakers

Emily Haber Boston Main Streets

Emily Haber is the director of Boston Main Streets, a public-private initiative of the City of Boston to revitalize Boston's many neighborhood commercial districts. Under her guidance, Boston Main Streets has become an award-winning model for urban commercial district revitalization. This program was chosen by the Pew Partnership as one of 19 "Solutions for America".



As director, Emily oversees the provision of technical and financial resources and is responsible for the coordination of city services to 19 designated main street districts.

In addition to direct assistance to the districts, the Boston Main Streets office works on citywide initiatives to assist with revitalization and promotion of neighborhood commercial districts.

Prior to joining Boston Main Streets in 1995, she worked for the City of Boston in the development of affordable housing. She is originally from New York City where she worked for the Department of Housing Preservation and Development as a loan officer for the development of affordable housing. She attended the Massachusetts Institute of Technology's Department of Urban Studies and Planning where she received a Masters in Urban Planning and received her B.A. from Vassar College.

Emily has participated in numerous workshops and trainings on urban commercial district revitalization and is helping Milwaukee bring this value service to its neighborhoods.

**REMEMBER TO COMPLETE
YOUR EVALUATION FORMS.**

YOUR FEEDBACK IMPROVES THE SUMMIT!

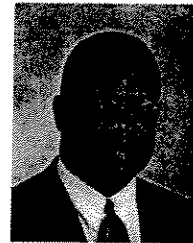
Carolyn Simpson Wisconsin Energy Corporation Foundation

Carolyn Simpson has been the Director of Wisconsin Energy Corporation Foundation since 2001. She has served as Coordinator for the WICOR Foundation and on the board for the Donors Forum of Wisconsin.

Carolyn is a graduate of University of Wisconsin - Madison with a BS in Economics and an MA in Library Science.

Her insights into the challenge presented during the fundraising process are valuable to any community based project needing to expand their reach into new programs or enhance volunteer networks to improve project feasibility.

Eldridge Edgecombe Federal Home Loan Bank of Chicago



Eldridge Edgecombe is a Senior Vice President at the Chicago Federal Home Loan Bank. He is also the Head of its Community Investment Group and a member of the FHLBank's Management Committee. He had also served as VP and the Chief Operating Officer for the FHLB of Cincinnati's Housing and Community Investment Department.

Eldridge has more than 20 years of affordable housing and community investment experience. He served a three-year term as the Chief Executive Officer of an affordable housing real estate developer in Columbus, Ohio; a four-year term as the Director of the state of Ohio's Community Development Division; and an eight-year term as the Controller of the city of Toledo, OH's Department of Neighborhoods.

Eldridge, a CPA, earned an MBA in Finance from the University of Toledo, a BSBA in Accounting from Franklin University in Columbus, OH and completed the Graduate School of Banking Program at the University of Wisconsin in Madison, WI.

Summit Speakers & Moderators

Anne M. Hlavacka Engaging New Leaders



Anne M. Hlavacka is a shareholder in the Business Law Department at Reinhart Boerner Van Deuren S.C. She counsels businesses in general corporate and regulatory matters, including legal requirements relating to public bidding procedures and contract compliance. She assists companies with immigration matters, government relations and international and domestic sales and distribution relationships.

Ms. Hlavacka is a member of the American Bar Association's Public Contract Law Section, the State Bar of Wisconsin, the Milwaukee Association of Women Lawyers and is a Past President of the National Contract Management Association's (NCMA) Wisconsin Chapter. She is the recipient of the U.S. Small Business Administration's 1999 Small Business Legal Assistance Award for the State of Wisconsin.

She received her undergraduate degree in public administration and political science, with highest honors, from UW-LaCrosse and her law degree, cum laude, from Marquette University, where she served as an editor of the Law Review.

Pat Ramsey The Cleveland Experience - US Bank

Pat Ramsey is the Ohio Community Development Manager for US Bank. She offices in Cleveland and was instrumental in the development of the Cleveland program.

U.S. Bancorp works in partnership with organizations to help develop affordable housing, foster economic revitalization, or provide training and education to small businesses, consumers and first-time homebuyers. U.S. Bancorp also provides financial and leadership support to national and regional equity funds as well as actively investing in Low Income Affordable Housing Tax Credit projects to further support the creation of affordable housing units.

Moderators

Vincent P. Lyles, Robert W. Baird & Co., Inc.

Morning Plenary Session

Vincent Lyles is Director of Public Finance at Baird. Lyles has served as Executive Director for the City of Milwaukee Election Commission, Manager of the Equal Opportunity Enterprise Program in the Mayor's Office, and was an Assistant District Attorney with Milwaukee County District Attorney's Office.

Vincent received his undergraduate degree and Juris Doctorate from the University of Wisconsin.

Mr. Lyles is a member of the Wisconsin State Bar, Wisconsin Association of African American Lawyers and serves as a board member for Urban Economic Development Association of Wisconsin, Martin Luther King Economic Development Corporation, Wisconsin Music Association Foundation, and Milwaukee Urban League.

Eldeen Carpenter University of Wisconsin - Milwaukee

Session A - "Professional Leadership in Community Development"

Eldeen Carpenter currently serves as a member of the academic teaching staff at UWM in the Department of Educational Policy and Community Studies. She specializes in teaching housing and workforce development, community development strategies and organizing methods, federal policy, faith based efforts, regional issues, technology impacts and economic and small business development.

Over the past few years, Ms. Carpenter has served on various marketing and planning initiatives for such groups as the Milwaukee Main Streets Planning Initiative, Community Shares of Greater Milwaukee, Business Assistance Caucus of Milwaukee, the Wisconsin Minority Business Opportunity Committee, and several capital fund raising campaigns. Ms. Carpenter also served on the Board of Directors of the Brady Street Area Association for over four years, and on the

Community Development Summit Planning Committee for the last two years. She brings to this session an economic development perspective with first-hand experience in nonprofit management and small business development.

Charlotte John-Gomez
Layton Boulevard West Neighbors e

**Session A - "Professional Leadership
in Community Development"**

Charlotte John-Gomez has more than fourteen years of community development experience, a Master's Degree in Public Administration, a BA in Spanish, and a Certificate of Latin American Studies from UW-Milwaukee. As a U.S. Peace Corps volunteer, Charlotte gained valuable experience working with residents, businesses and cooperatives at the grassroots level. She implemented five community development projects during her time abroad, including establishing a business and a cooperative, the construction of a school annex, and the rehabilitation of an old warehouse into a rural health clinic.

After Charlotte's Peace Corps experience she worked as a Sr. Fiscal Analyst for Milwaukee's Common Council. Here she assisted policy makers in developing new community initiatives and evaluating the outcomes of existing programs. Charlotte analyzed and evaluated City departments' programs and budget proposals containing more than \$50 million in funding. She conducted research and policy analysis on various issues affecting delivery and costs of services.

In an effort to return to community development at the grassroots level, Charlotte became the director of LBWN in 1999. In just two years, she tripled the organization's budget by adding three new initiatives and staff to manage them. Charlotte has cultivated numerous partnerships with other agencies conducting community development in Milwaukee. Under Charlotte's direction, LBWN has evolved into a community development corporation that has grown significantly in size and impact.

Tiffany Royster
M & I Community Development Corporation

Session B - "The Main Street Model"

Tiffany is a Community Development Officer of Marshall & Ilsley Community Development

Corporation. She joined M&I in September of 2002 after working as a City Advisory Practice Analyst for the Initiative for a Competitive Inner City, a national consulting firm, located in Boston, Massachusetts and founded by Harvard Business School Professor Dr. Michael Porter. Tiffany received an undergraduate degree in Psychology and Management from Beloit College.

Ralph Hollmon
Milwaukee Urban League

Session C - "Corporate Engagement"

Ralph Hollmon was appointed President and Chief Executive Officer of the Milwaukee Urban League in October 2002. Prior to joining the Milwaukee Urban League, he was President of Hollmon Management and Consulting LLC, (HMC) a project management and public affairs consulting firm.

Prior to starting HMC, he was Director of the Milwaukee County Department of Human Services, Chief Executive Officer of the Private Industry Council and the Executive Director of the Milwaukee Metropolitan Sewerage District. In addition, Ralph has held positions with the State of Wisconsin Department of Administration and was Youth Division Administrator for the Social Development Commission of Milwaukee County.

A graduate of Parsons College in Fairfield, Iowa, Ralph also earned his Masters Degree in Urban Affairs from the University of Wisconsin-Milwaukee.

UEDA Updates:

- UEDA participates in the Annie E. Casey Foundation "Making Connections Milwaukee" initiative as an Asset Strategy Partner and convenes the "Wealth Creation Partners" group.
- UEDA is coordinating local participation in this year's statewide affordable housing conference being held July 21-22, 2004 in Milwaukee!
- UEDA and the Business Assistance Caucus of Milwaukee (BACOM) are starting a new research project

**For more information - contact UEDA at:
414-225-0550**

Summit Agenda

7:30 - 8:00 Registration and Continental Breakfast
Festa Hall

8:00 - 8:30 Welcome and Introductions
Festa Hall

Master of Ceremonies:
Robert Berlan, Director Community Planning and Development, Wisconsin Field Office, U.S. Department of Housing and Urban Development

Introduction:
Lilith Fowler, Executive Director, Menomonee Valley Partners

8:30 - 10:00 Morning Plenary – “Let’s Get to Work!”
Festa Hall
Session Description: This plenary session allows Milwaukee’s newly elected officials and appointments an opportunity to convey their goal. A listening session will close this presentation and ask Summit’s participants to lead a discussion of Milwaukee’s future.

Moderator: Vincent P. Lyles, Director, Robert W. Baird & Co., Inc.

The Honorable Tom Barrett
Mayor of the City of Milwaukee
Introduction of Cabinet Appointments:

- Steven Mahan, Director, Community Development Block Grant
- Martha Brown, Deputy Commissioner, Department of City Development
- Planning Director, Department of City Development

Alderman Willie L. Hines, Jr.
President Milwaukee Common Council

Alderman Joe Davis
Chair Community and Economic Development Committee
Milwaukee Common Council

10:00 BREAK

Summit Agenda Continued...

10:15 – 11:45 Concurrent Sessions

Session A: “Professional Leadership in Community Development”

Location: Ballroom Central

This session will examine new initiatives, existing partnerships, and academic programs supporting community development professionals and new leaders.

Panelists:

- Community Development Standards
Dennis Barrish, West End Development Corporation
- Milwaukee Idea Economic Development Fellow Program
Lisa Heuler Williams, University of Wisconsin - Milwaukee
- The Indiana Experience
Julia O'Connor, Midtown Neighborhood Association
- Initiative for a Competitive Milwaukee
Art Smith, President and CEO

Moderators: Eldeen Carpenter, UW Milwaukee
Charlotte John-Gomez, Layton Boulevard West Neighbors

Room Captain: Tina Kelly-Beckett, Miller Brewing Company,
UEDA Board Chair

Session B: The Main Street Model

Location: Ballroom East

This presentation will discuss the newest collaborative effort in Milwaukee designed to revitalize Milwaukee's older, traditional neighborhood commercial districts. This session will provide an overview of the Main Street model, and review results of similar programs in other cities.

Panelists:

- LISC Milwaukee Office
Leo Ries, Program Director
- Milwaukee Department of City Development
Nicole Robben, Program Coordinator
- Boston Main Streets
Emily Haber, Director
- Buckeye Area Development Corporation
Melissa Williams, Director of Business & Commercial Development

Moderator: Tiffany Royster, M & I Community Development Corporation

Room Captain: Nicole Wilde, MIED Fellow

Summit Leadership

This annual event is possible through the continued active commitment of the Summit Planning Committee. These volunteers plan this annual networking event. They also help build on the success of past Summits. Please join us in thanking them for their participation!

2004 Community Development Summit Planning Committee

Cathi Janchan, Wells Fargo Bank
Pam Anderson, US Bank
Gerald Williams, Wisconsin Housing and Economic Development Authority
Sernorma Mitchell, Greater Milwaukee Foundation
Sheryl Sims-Daniels, Metropolitan Milwaukee Fair Housing Council
Julia O'Connor, Midtown Neighborhood Association
Jonathan Tucker, Local Initiatives Support Corporation – Milwaukee
Eldeen Carpenter, UW Milwaukee
Lauren, MacHargue, UW Milwaukee Center for Economic Development
Lilith Fowler, Menomonee Valley Partners
Carol Maria, Urban Economic Development Association of Wisconsin, Inc.
Roxanne Defoe, Urban Economic Development Association of Wisconsin, Inc.

Supporting Committee

Robert Berlan, U.S. Department of Housing and Urban Development
David Balcer, U.S. Department of Housing and Urban Development
Mary Trimmier, U.S. Small Business Administration
Wisconsin Women's Business Initiative Corporation

Consider volunteering to serve on this important committee next year, contact UEDA.

Registration

Alice Schmatzhagen, Wisconsin Women's Business Initiative Corporation
Patricia Bobber, Wisconsin Women's Business Initiative Corporation
Claudia Scarnavack, Wisconsin Women's Business Initiative Corporation
Jonathan Tucker, Local Initiatives Support Corporation
Carrie Klug
Jianjie, Marquette University Intern

Logistics

Roxanne Defoe, Urban Economic Development Association of Wisconsin, Inc.

Program

Carol N. Maria, Urban Economic Development Association of Wisconsin, Inc.

Door Prizes

Thanks to supporters who consistently donate valuable gifts!

Milwaukee County Zoo
4 admission tickets valid through 2004

Milwaukee Admirals
Home Game 2004-05 4 tickets

Milwaukee Art Museum
2 general exhibition admission vouchers

Milwaukee Irish Fest 2004
2 tickets

Usingers Sausage
\$15.00 gift certificate

Milwaukee Public Museum
6 passes valid through April 30, 2005

Summerfest
2 general admission tickets for 2004

Germanfest
10 tickets for July 23, or 24, or 25, 2004

Borders
Various books and classical music CDs

Milwaukee Repertory Theater
Voucher for 2 tickets to 2004-2005 series production

Milwaukee Brewers Baseball Club
2 gift certificates for 4-Loge Level seats

SUMMIT
SPONSORS



U.S. Bank



Wells Fargo Bank



Helen Bader Foundation

Milwaukee

City of Milwaukee Community
Development Block Grant
Administration



Wisconsin Housing & Economic
Development Authority

we



WE Energies

MGIC

Mortgage Guaranty Insurance Corporation

Baird/

Robert W. Baird & Co., Inc.



Tri City National Bank



COMMUNITY DEVELOPMENT
SUMMIT

Diverse Connections

Friday, June 11, 2004
7:30 am - 1:30 pm

Italian Community Center, 631 E. Chicago St.
Milwaukee, Wisconsin

For more information contact UEDA at
(414) 225-0550
www.uedawi.org

Agenda

Friday, June 11, 2004 – Italian Community Center

7:30 - 8:00 Registration and Continental Breakfast

8:00 - 8:30 Welcome and Introductions

Master of Ceremonies:

Robert Berlan, Director of Community Planning and Development
Wisconsin Field Office, U.S. Department of Housing and Urban Development

Introduction:

Lilith Fowler, Executive Director
Menomonee Valley Partners

8:30 - 10:00 Morning Plenary - "Let's Get to Work!"

Moderator: Vincent P. Lyles, First Vice President, Robert W. Baird & Co., Inc.

Session Description: This plenary session allows Milwaukee's Mayor, elected officials and new appointments an opportunity to convey their goals and listen to our Summit's participants.

The Honorable Tom Barrett
Mayor of the City of Milwaukee

Introduction of Cabinet Appointments and Common Council Leaders.

- Commissioner, Department of City Development
- Planning Director, Department of City Development
- Director, Community Development Block Grant

Alderman Willie L. Hines, Jr., President
Milwaukee Common Council

Alderman Joe Davis, Chair
Community and Economic Development Committee
Milwaukee Common Council

10:00 Break

10:15 - 11:45 Concurrent Sessions

Session A: "Professional Leadership in Community Development"

This session will examine new initiatives, existing partnerships, and academic programs supporting community development professionals and new leaders.

Panelists: Community Development Standards
Dennis Barrish, West End Development Corporation

Milwaukee Idea Economic Development Fellow Program (MIED)
Lisa Heuler Williams, University of Wisconsin – Milwaukee

The Indiana Experience
Julia O'Connor, Midtown Neighborhood Association

Initiative for a Competitive Milwaukee
Art Smith, CEO and President

Moderators: Eldeen Carpenter, University of Wisconsin – Milwaukee

Charlotte John-Gomez, Layton Boulevard West Neighbors

Session B: "The Main Street Model"

This collaborative effort is designed to revitalize Milwaukee's older, traditional neighborhood commercial districts. This session will provide an overview of the Main Street model, and review results of similar programs in other cities.

Panelists: LISC Milwaukee Office
Leo Ries, Program Director
Milwaukee Department of City Development
Nicole Robben, Program Coordinator
Boston Main Streets
Emily Haber, Director

Moderator: **Tiffany Royster**, M & I Community Development Corporation

Session C: "Corporate Engagement"

This session will provide insight and challenge the audience to break down their understanding of how corporations contribute to the communities they serve and employ. Listen to local corporations explain the ways you can access resources and volunteers to build capacity and enhance project readiness.

Panelists: The Cleveland Experience
Andrew Randall, US Bank President - Wisconsin
WE Energies
Carolyn Simpson, Director, Wisconsin Energy Corporation Foundation
New Community Investment Models
Eldridge Edgcombe, Senior Vice President and Community Investment Officer, Chicago Federal Home Loan Bank
Engaging New Leaders
Anne M. Hlavacka, Reinhardt Boerner Van Deuren, S.C.

Moderator: **Ralph Hollmon**, Executive Director, Milwaukee Urban League

11:45 - 12:15 Buffet Lunch and Networking

12:25 - 1:30 Luncheon Keynote and Closing Remarks

Introduction of Keynote:

Tim Herwig, Vice President of Community Affairs, TCF Bank

Keynote:



James Capraro, Executive Director
Greater Southwest Development Corporation, Chicago

James Capraro is the executive director of the Greater Southwest Development Corporation (GSDC), an organization he founded in 1975 to improve his neighborhood in Chicago. In the early 1970s his neighborhood was in swift decline. Racial tensions and job losses plagued this neighborhood. Today, largely as a result of Capraro's leadership, the increasingly diverse community continues to welcome new immigrants and works together toward shared goals.

Over the past 25 years, GSDC has attracted \$492 million to the southwest Chicago area in real estate development, including multi- and single-family housing creation and rehabilitation, industrial attraction and retention, and retail and mixed-use development.

Capraro will share his vision of a healthy community. His stories of successful integration of strong social services and civic institutions will entertain, motivate and provide thoughtful reflections.

Closing Remarks:

Carol N. Maria, Executive Director, Urban Economic Development Association of Wisconsin, Inc.

DiverseConnections

People, Markets and Trends

R E G I S T R A T I O N F O R M

(Please use one form per person)

Name

Title

Organization/Company

Address

City/State/ZIP

Phone

Fax

Email

Cost: \$40 (event and meals) per person. Registration deadline Monday, June 7.
CDBG-funded agencies may register at \$20 (meals only) per person.
NO REFUNDS. VISA and MASTERCARD accepted. FREE Parking in adjacent lot.

Checks should be made payable to UEDA and sent with completed registration form to:
UEDA, 161 W. Wisconsin Ave., Suite 3166, Milwaukee, WI 53203

If paying by Credit Card: Fax completed registration form to UEDA at (414) 225-0559

For additional registration forms please visit www.uedawi.org

Special Arrangements: Please advise UEDA upon registration if you have access or participation needs, including those addressed by the Americans with Disabilities Act.

Please indicate session(s) you plan on attending:

- Mayoral Plenary
- Professional Leadership
- Main Streets
- Corporate Engagement
- Luncheon Keynote

Credit Card Information:

- VISA MasterCard

Card Number

Expiration Date

Cardholder Name

Cardholder Signature

Community Development Summit



Urban Economic Development Association
of Wisconsin, Inc. (UEDA)
161 W. Wisconsin Ave., Suite 3166
Milwaukee, WI 53203

West End Development Corporation

HOUSING : Investment Costs, Value and Tax Revenue Generated

	# Units	Total Square Footage	Private Construction Financing	HOME Development Subsidy	Private Leverage Ratio	Average Cost Per Sq. Ft.	Fair Market Value	Projected Annual Tax Revenue	Projected 10 Yr. Tax Revenue
2002 Grant (Rehab)	5	6,692	\$240,000	\$112,057	2.14	\$61.65	\$240,000	\$6,960	\$ 87,542
2003 Grant (Rehab)	6	8,894	\$385,000	\$167,671	2.30	\$73.31	\$405,000	\$11,745	\$ 147,727
2004 Grant (New Construction)	2	2,960	\$250,000	\$60,791	4.11	\$104.99	\$250,000	\$7,250	\$ 91,190
Projects to begin in 2004									
Kilbourn Estates	6	9,000	\$750,000	\$156,000	4.81	\$100.66	\$750,000	\$21,750	\$ 273,569
3700 W Vliet Street	7	10,780	\$840,000	\$182,000	4.62	\$94.80	\$840,000	\$24,360	\$ 306,397
WestPointe Condominiums	14	18,141	\$926,500	\$560,000	1.65	\$81.94	\$926,500	\$26,869	\$ 337,949
Total	40	56,467	\$ 3,391,500	\$ 1,238,519	2.74	\$86.23	\$ 3,411,500	\$98,934	\$ 1,244,375
* 10 year projection is based on current mill rates of \$29/\$1000 with annual assessment growth of 5%.									
HOME REPROGRAMMING	13		\$ 1,567,000	\$ 572,000			\$ 1,567,000	\$45,443	\$ 571,577

6/8/2004

Bethany Sanchez

From: Bethany Sanchez [bethany_sanchez@hotmail.com]
Sent: Monday, June 07, 2004 4:56 PM
To: JLDAVIS@Milwaukee.gov; TZIELI@milwaukee.gov; AHAMIL@Milwaukee.gov;
MMCGEE@Milwaukee.gov; JWITKO@Milwaukee.gov
Cc: mayor@milwaukee.gov; SMAHAN@Milwaukee.gov
Subject: Community and Econ. Dev. Committee agenda 6-8-04

June 7, 2004

Alderman Joe Davis, Chair

and Members of the Community and Economic Development Committee:

I am writing in support of nonprofit homebuyer counseling agencies who may be requesting CDBG or HOME funds to support their counseling services.

As you may know, the Metropolitan Milwaukee Fair Housing Council (MMFHC), a private, nonprofit, membership-based organization, coordinates a county-wide initiative called Strategies to Overcome Predatory Practices (STOPP). MMFHC and its STOPP partners need strong, viable homebuyer counseling agencies in order to continue to be successful in helping your constituents to avoid predatory loans. And for those who already have a predatory loan, the agencies help the borrowers to avoid foreclosure and teach them how to strengthen their financial picture so that they can refinance the predatory loan into an affordable loan, suitable for their circumstances.

STOPP utilizes a coalition of community-based organizations, housing industry representatives and government to identify and eliminate predatory lending practices throughout Milwaukee County. Predatory lending, described in more detail in the attached document, is a rapidly growing phenomenon in which borrowers, using their homes as collateral, receive high cost loans that are not suitable, given their credit rating or their financial circumstances.

Predatory lending is a problem because the borrower pays significantly more than necessary, and all too often, the borrower may end up having to sell his or her home, or worse, may lose the home in a foreclosure. In Milwaukee, we are seeing three trends related to predatory lending: 1) our central city neighborhoods are a primary target for these predatory lenders; 2) female headed households and often, older women are being disproportionately affected; and 3) there has been a dramatic increase in subprime (high cost) loans and foreclosures in the central city during the past seven years.

The cost of lost dreams, foreclosures, and boarded up houses is enormous. For the borrower and their family, losing their home is devastating. The stability of the home is a critical element that contributes to expanded social, educational and economic opportunity for individuals and families.

However, when predatory lending leads to forced sales and foreclosures, the cost is not only in human terms for the homeowner, but in what it means to the rest of the neighborhood, in terms

6/8/2004

of loss of pride, vacant houses, and increased crime. We have seen many successes in our efforts to revitalize neighborhoods and increase homeownership rates, but predatory lending jeopardizes those successes.

Millions of dollars of public and private funds, including CDBG and HOME dollars, have been spent to breathe new life into neighborhoods, and if the trend we are seeing in the increase in foreclosures continues, that money may all be lost. For the City or the County, the impact is seen as property values are lowered, and the tax base is weakened. This further affects the viability of schools, recreation facilities, transportation and other vital services for families with children.

STOPP partners include Freddie Mac, mainstream lenders, nonprofit homeowner counseling organizations, community development corporations and other community-based organizations, elected officials, real estate professionals, attorneys, government agencies, and MMFHC.

Three nonprofit homeowner counseling agencies have been active participants in the STOPP initiative: Housing Resources, Inc., Neighborhood Housing Services, and Select Milwaukee. A fourth agency, ACORN Housing, has recently agreed to become a STOPP partner as well. These agencies participate in the workgroups, serve on the Coordinating Panel (see attached materials), take referrals for non-predatory lending calls that come in on the STOPP hotline, provide default counseling to homeowners who have predatory loans, providing credit counseling, and when possible, work with the client and lender to restructure the loan into a loan that the client can afford.

I hope that when you consider how to allocate CDBG and HOME funds – both reprogramming 2004 money and allocating 2005 dollars – you will place a special emphasis on making sure that the homeowner counseling agencies have the resources necessary to continue this important work. To build and maintain strong Milwaukee neighborhoods, we need to have both pre-purchase and post purchase and default counseling services available to borrowers.

Thank you for your attention to this important matter.

Sincerely,

Bethany Sanchez
Director, Community and Economic Development
Metropolitan Milwaukee Fair Housing Council
600 E. Mason, Suite 200
Milwaukee, WI 53202
414/ 278-1240, x22

6/8/2004

Strategies to Overcome Predatory Practices (STOPP)

STOPP Overview

STOPP utilizes a coalition of community-based organizations, housing industry representatives and government to identify and eliminate predatory lending practices throughout Milwaukee County. The STOPP initiative is described as a 5-spoked wheel. Using this image, the hub represents the vision of eliminating predatory lending. Each of the four STOPP workgroups (Research, Outreach and Education, Financial Options, and Legislative) is a spoke in the wheel, and the fifth spoke is the investigation and enforcement group, which is made up of MMFHC staff and cooperating attorneys. STOPP is a component of MMFHC's Community and Economic Development (CED) Program.

MMFHC's Fair Lending Specialist (funded partly via a CDBG grant) takes calls from borrowers and potential borrowers on a special STOPP hotline, reviews loan documents and provides input and advice. When predatory loans are uncovered, for each borrower that needs it, the Fair Lending Specialist coordinates a plan, working in cooperation with other STOPP partners to help the client clean up the borrower's credit, pursue legal options if warranted, and obtain a new affordable home loan, suitable for their circumstances. MMFHC's CED Director coordinates STOPP, working as the rim, to keep the STOPP initiative together, overseeing, coordinating and supporting the work of all five spokes in the STOPP wheel, keeping it rolling.

STOPP Partners

MMFHC has partnered with a wide array of organizations to address this issue. Community Development Corporations (CDCs) are hosting town meetings to publicize the issue, hosting training sessions on home financing and avoiding foreclosure, and working with their housing and/or neighborhood action committees to raise neighborhood awareness. MMFHC will continue to help these organizations plan and implement workshops designed for people considering refinancing or home equity loans. With input from the STOPP Outreach and Education workgroup, MMFHC will continue to generate television, radio, and print coverage on predatory lending, disseminate our informational brochure in English and Spanish, and give educational presentations to church groups, neighborhood associations, civic organizations, social service groups, elected officials, and affordable housing professionals.

The Wisconsin Housing and Economic Development Authority (WHEDA) has emerged as an important partner in STOPP's outreach and education efforts. In December 2003, MMFHC received a commitment from WHEDA to:

- develop and run two television ads - one featuring Governor Doyle and the other featuring WHEDA Executive Director Antonio Riley - warning viewers against predatory lending and letting people know about the STOPP hotline as a resource
- feature STOPP as a resource in WHEDA radio ads and morning talk radio shows
- partner with STOPP on informational appearances on television

- advertise the STOPP hotline on the scroll bar of WHEDA ads running on county busses
- feature the availability of STOPP resources in inserts in community newspapers such as the Community Journal
- feature STOPP on the WHEDA website, and
- include information on predatory lending and STOPP in its homebuyer education workshops.

STOPP's Challenge

The STOPP initiative has yielded valuable help for the community, and increased communication lines and coordination between mainstream lenders, home buying and home ownership counselors, other housing organizations, and the greater community. Because of STOPP, there is now a Consumer Rescue Fund available to Milwaukee residents who have fallen victim to a predatory loan. The STOPP Legislative Workgroup spearheaded an effort that resulted in Wisconsin legislation signed by Governor Doyle in April 2004, to protect the state's residents from predatory lenders.

CED staff has built STOPP from an idea into an active, diverse coalition of community leaders, with four workgroups and MMFHC professionals attacking predatory lending in a comprehensive way. In its exploration of predatory lending nationally, MMFHC staff has seen few organizations with an approach as complete and inclusive as STOPP's. STOPP has been recognized both locally and on the national level for its comprehensive system for attacking predatory lending. STOPP is the recipient of the 2003 Trailblazer Award given at LISC's Milwaukee Awards for Neighborhood Development Innovation, and in 2003, STOPP brought MMFHC recognition as one of 14 agencies across the US designated as a HUD Best Practices Fair Housing Agency for Innovative Programs.

But the work has just begun. CED staff knows there is still a massive amount of community education needed. CED is looking for funding to continue to coordinate and expand venues for community learning: religious congregations, block club meetings, family service centers, neighborhood centers, senior recreation centers, other senior gatherings, credit repair and counseling sessions, and homebuyer counseling training, to name a few.

CED has learned from the dramatic increase in calls to the STOPP hotline, that appearances and commercials on radio and television have been very effective. But after the program, or when the commercials no longer run, the volume of calls trails off dramatically. CED feels that to be really effective, a continued media presence is critical. The partnership with WHEDA will be significant, but much more is needed to keep the threat of predatory lending in borrowers' minds, and to ensure that the majority of the populace successfully steers clear of predatory loans. Identifying additional resources to fund the purchase of media time and leverage free media coverage will be critically important. This, and identifying funding for continued staff work, remains as our biggest challenges.

Why is MMFHC Concerned About Predatory Lending?

MMFHC's board and staff have long worked to promote healthy, stable communities – not only in selected areas, but in all neighborhoods throughout metropolitan Milwaukee.

However, we know that we can never guarantee all people equal access to housing opportunities and racially and economically integrated communities if we just wait for discrimination victims to complain.

In an effort to be more proactive, in the summer of 2001, MMFHC began the Community and Economic Development (CED) Program. MMFHC's leadership recognized that people do not have equal access to housing if their options are artificially limited by zoning, the inability to get an appropriate loan for their home or business, or to insure their property. So CED works to eliminate these institutional barriers to fair housing and healthy open communities.

Bethany Sanchez was hired to direct the CED Program. Sanchez' initial focus was in two subject areas: fair lending and fair/smart growth. In her first few months at MMFHC, she met with dozens of individuals and organizations in Milwaukee County, describing CED's initial workplan, and getting feedback. The issue of predatory lending quickly emerged as one of the biggest fair lending issues facing Milwaukee.

What is Predatory Lending?

Predatory loans are a subset of subprime loans. Subprime loans are made to people with less than perfect credit. Subprime loans, also commonly called "high cost loans," come with higher fees and interest rates in order to compensate for the possibility that the borrower might default on the loan.

Subprime loans cross the line into being considered "predatory" when the interest rates and fees are significantly higher than necessary to compensate for the lender's added risk. For example, one Milwaukee woman was charged \$14,000 in fees on a \$30,000 refinance loan. Interest rates of 17-23% are not uncommon in these kinds of loans. These sky-high charges, as well as other unnecessary features of predatory loans, are designed to exploit vulnerable borrowers.

With promises of debt consolidation, easy payment plans, and quick, easy application and approvals, predatory lenders prey on unsophisticated consumers. While subprime lenders serve a need by providing credit to consumers who may otherwise not have access to it, predatory loans may violate fair housing laws by targeting women, minorities and communities of color. Predators even target borrowers who have very good credit and who qualify for loans in the conventional market. Fannie Mae's CEO, Franklin Raines, has said that up to 50% of borrowers with high cost, subprime loans could have qualified for a conventional loan.

Why is Predatory Lending Problematic for Milwaukeeans and Their Neighborhoods?

Predatory lending is a problem because the borrower pays significantly more than necessary, and all too often, the borrower may end up having to sell his or her home, or worse, may lose the home in a foreclosure.

In Milwaukee, we are seeing three trends related to predatory lending: 1) our central city neighborhoods are a primary target for these predatory lenders; 2) female headed households and often, older women are being disproportionately affected; and 3) there

has been a dramatic increase in subprime (high cost) loans and foreclosures in the central city during the past seven years.

The cost of lost dreams, foreclosures, and boarded up houses is enormous. For the borrower and their family, losing their home is devastating. The stability of the home is a critical element that contributes to expanded social, educational and economic opportunity for individuals and families. When housing is affordable and linked to other opportunities, it can serve as a conduit to improved life outcomes and an improved region.

However, when predatory lending leads to forced sales and foreclosures, the cost is not only in human terms for the homeowner, but in what it means to the rest of the neighborhood, in terms of loss of pride, vacant houses, and increased crime. For the City or the County, the impact is seen as property values are lowered, and the tax base is weakened. This further affects the viability of schools, recreation facilities, transportation and other vital services for families with children.

The Link Between the Increase in Subprime Loans and Foreclosures

While not all subprime loans are predatory, and not all foreclosures are due to predatory loans, we know that they are linked. Both subprime loans and foreclosures have skyrocketed in recent years.

Data from the federal Home Mortgage Disclosure Act documents the explosion of these types of loans. In the Sherman Park neighborhood, for example, the number of subprime home purchase loans jumped from one in 1995, to 70 in 2002. During the same period, the number of subprime home refinance loans in Sherman Park jumped from 17 to 70. In the Harambee neighborhood the number of subprime home refinance loans jumped from six in 1995 to 33 in 2002.

Research on foreclosures in Milwaukee County shows that foreclosure actions increased by 145% between 1995 and 2000. Foreclosure actions are highest for owner-occupied properties and properties in the central city, with some central city areas having had foreclosures on 15-20% of all owner-occupied properties since 1992. For owner-occupied properties, in 1995, there were 15 foreclosures on mortgages with subprime lenders; by 2000, that number had jumped to 137.

The STOPP Collaborative Model

STOPP partners include Freddie Mac, mainstream lenders, nonprofit homeowner counseling organizations, community development corporations and other community-based organizations, elected officials, real estate professionals, attorneys, government agencies, and MMFHC. Individuals from these organizations comprise the members of the four STOPP workgroups, the Technical Assistance Pool, the Cooperating Attorneys, and the Coordinating Panel.

At the beginning of the STOPP initiative, **Freddie Mac** provided seed funding for the media campaign, a day-long training on predatory lending, and the Don't Borrow Trouble toolkit, which includes intake forms, caller logs, two pre-recorded 30 second TV PSAs,

and a CD with the design of a brochure and posters. More recently, Freddie Mac helped facilitate the expansion of the **National Community Reinvestment Coalition's (NCRC's)** Consumer Rescue Fund (CRF) to Milwaukee County. The CRF provides refinance loans to homeowners who have become victims of predatory lenders.

Staff from **lending institutions**, including State Financial Bank, North Shore Bank, M&I Bank, Bank One, U.S. Bank, and Great Midwest Bank, have taken leadership roles and play a significant role in the work of the Financial Options Workgroup and the Outreach and Education Workgroup.

Three **nonprofit homeowner counseling agencies** have been active participants in the STOPP initiative: Housing Resources, Inc., Neighborhood Housing Services, and Select Milwaukee. A fourth agency, ACORN Housing, has recently agreed to become a STOPP partner as well. These agencies participate in the workgroups, serve on the Coordinating Panel (see below), take referrals for non-predatory lending calls that come in on the STOPP hotline, provide default counseling to homeowners who have predatory loans, providing credit counseling, and when possible, work with the client and lender to restructure the loan into a loan that the client can afford.

The **Technical Assistance Group** is an informal pool of attorneys, lenders, and real estate professionals who have agreed to provide MMFHC's enforcement staff with opinions on normal industry practices and legal questions. **The Cooperating Attorneys** are drawn from a pool of attorneys who have agreed to pursue cases on behalf of clients whose legal rights have been violated.

The Coordinating Panel is comprised of a rotating group of members, made up of a lender, a housing counselor, and in some cases an attorney, drawn from a pool of lenders, counselors, and attorney partners. The Coordinating Panel coordinates counseling and refinancing activities. In cases where illegal practices have been identified, and clients are represented by counsel, the attorney may request a meeting between a lender and a housing counselor, and the attorney and/or the client.

Community Development Corporations (CDCs) and other **Community-Based Organizations (CBOs)** have agreed to help document the loans, practices, and marketing patterns of predatory lenders in their neighborhoods. Some of the CDCs also plan to:

- host two types of training sessions – one on home financing, and one on avoiding foreclosure;
- participate in the STOPP workgroups;
- train their housing committee or other appropriate body within their organization; and
- form an action plan to raise neighborhood awareness.

Among the CDCs and CBOs participating in the STOPP initiative are: the Sherman Park Community Association, Washington Park Partners, Making Connections Milwaukee, the Harambee Ombudsman Project, Metcalfe Park Residents Association, ACTS CDC, Layton Boulevard West Neighbors, Silver Spring Neighborhood Center, Northwest Side CDC, and Community Advocates.

One of MMFHC's programs, called Interaction for Action (IFA), works with **faith-based institutions** in Milwaukee, facilitating communication about fair housing and fair lending issues and identifying resources to benefit the fair housing movement and the communities served by each institution. The **IFA Advisory Committee**, drawn from faith-based congregations, is committed to help STOPP get information into the community about predatory lending – how to avoid it and if you are already a victim, how to get help.

County Treasurer Dorothy Dean chairs the Legislative Workgroup and **Rita McCain**, formerly of WHEDA, chaired the Outreach and Education Workgroup, and enlisted WHEDA's Ron Legro in developing a comprehensive media plan. **Travis Bates**, of State Financial Bank, chairs the Financial Options Workgroup. **Stephanie Harling**, of the Silver Spring Neighborhood Center, chaired the Research Workgroup, which has now been merged with the Outreach and Education Workgroup.

Staff from the UW-Extension, has provided research information on foreclosures, updated the City's housing referral book for use by the hotline intake staff person, and conducted training sessions on home finance and avoiding foreclosure. Attorneys from **Legal Aid of Milwaukee** are taking on predatory lending cases of low income Milwaukee County residents and accepting referrals from STOPP. Organizers from the **Social Development Commission's (SDC's) Community Partners** conducted door-to-door research for STOPP. Staff from HUD and the **Nonprofit Center of Milwaukee** help us map foreclosures and other data. The **National Community Reinvestment Coalition (NCRC)** is providing HMDA data on prime and subprime loans made in Milwaukee County.

MMFHC's Fair Lending Specialist screens calls from the STOPP hotline (located here in MMFHC's office), does intake, makes referrals for non-predatory issues, investigates loans that may be predatory, and if necessary, consults with the Technical Assistance Pool. After investigating the loan, and discussing options with the client, when appropriate, cases may be referred to the Cooperating Attorneys, and/or the Coordinating Panel. When applicable, the Fair Lending Specialist also works with NCRC's Consumer Rescue Fund to help STOPP clients refinance their predatory loans, and instead receive *affordable* home loans with terms that fit their circumstances.

MMFHC's Community and Economic Development staff works to coordinate and support the work of all five spokes in the STOPP wheel - all of the STOPP partners.

STOPP's collaborative relationships create a cost-effective and highly efficient way to extend fair lending outreach, education and services to many populations and increase the capacity of organizations participating in such collaborations to serve their clientele.